

PATENT COOPERATION TREATY

From the INTERNATIONAL SEARCHING AUTHORITY

To:

ELIOT D. WILLIAMS
BAKER BOTTS L.L.P.
30 ROCKEFELLER PLAZA
NEW YORK, NY 10112-4498

PCT

NOTIFICATION OF TRANSMITTAL OF
THE INTERNATIONAL SEARCH REPORT AND
THE WRITTEN OPINION OF THE INTERNATIONAL
SEARCHING AUTHORITY, OR THE DECLARATION

(PCT Rule 44.1)

Date of mailing
(day/month/year)

08 SEP 2011

Applicant's or agent's file reference

070457.2727

FOR FURTHER ACTION See paragraphs 1 and 4 below

International application No.

PCT/US 11/37595

International filing date
(day/month/year)

23 May 2011 (23.05.2011)

Applicant **MASTERCARD INTERNATIONAL INCORPORATED**

1. ☒ The applicant is hereby notified that the international search report and the written opinion of the International Searching Authority have been established and are transmitted herewith.

Filing of amendments and statement under Article 19:

The applicant is entitled, if he so wishes, to amend the claims of the international application (see Rule 46):

When? The time limit for filing such amendments is normally two months from the date of transmittal of the international search report.

Where? Directly to the International Bureau of WIPO, 34 chemin des Colombettes
1211 Geneva 20, Switzerland, Facsimile No.: +41 22 338 82 70

For more detailed instructions, see *PCT Applicant's Guide*, International Phase, paragraphs 9.004 – 9.011.

2. ☐ The applicant is hereby notified that no international search report will be established and that the declaration under Article 17(2)(a) to that effect and the written opinion of the International Searching Authority are transmitted herewith.

3. ☐ With regard to any protest against payment of (an) additional fee(s) under Rule 40.2, the applicant is notified that:

☐ the protest together with the decision thereon has been transmitted to the International Bureau together with any request to forward the texts of both the protest and the decision thereon to the designated Offices.

☐ no decision has been made yet on the protest; the applicant will be notified as soon as a decision is made.

4. Reminders

The applicant may submit comments on an informal basis on the written opinion of the International Searching Authority to the International Bureau. The International Bureau will send a copy of such comments to all designated Offices unless an international preliminary examination report has been or is to be established. Following the expiration of 30 months from the priority date, these comments will also be made available to the public.

Shortly after the expiration of 18 months from the priority date, the international application will be published by the International Bureau. If the applicant wishes to avoid or postpone publication, a notice of withdrawal of the international application, or of the priority claim, must reach the International Bureau before the completion of the technical preparations for international publication (Rules 90*bis*.1 and 90*bis*.3).

Within 19 months from the priority date, but only in respect of some designated Offices, a demand for international preliminary examination must be filed if the applicant wishes to postpone the entry into the national phase until 30 months from the priority date (in some Offices even later); otherwise, the applicant must, within 20 months from the priority date, perform the prescribed acts for entry into the national phase before those designated Offices.

In respect of other designated Offices, the time limit of 30 months (or later) will apply even if no demand is filed within 19 months.

For details about the applicable time limits, Office by Office, see www.wipo.int/pct/en/texts/time_limits.html and the *PCT Applicant's Guide*, National Chapters.

Name and mailing address of the ISA/

Mail Stop PCT, Attn: ISA/US
Commissioner for Patents
P.O. Box 1450, Alexandria, Virginia 22313-1450
Facsimile No. 571-273-3201

Authorized officer

Lee W. Young

PCT Helpdesk: 571-272-4300

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PATENT COOPERATION TREATY

PCT

INTERNATIONAL SEARCH REPORT

(PCT Article 18 and Rules 43 and 44)

Applicant's or agent's file reference 070457.2727	FOR FURTHER ACTION see Form PCT/ISA/220 as well as, where applicable, item 5 below.	
International application No. PCT/US 11/37595	International filing date (day/month/year) 23 May 2011 (23.05.2011)	(Earliest) Priority Date (day/month/year) 21 May 2010 (21.05.2010)
Applicant MASTERCARD INTERNATIONAL INCORPORATED		

This international search report has been prepared by this International Searching Authority and is transmitted to the applicant according to Article 18. A copy is being transmitted to the International Bureau.

This international search report consists of a total of 2 sheets.

☐ It is also accompanied by a copy of each prior art document cited in this report.

1. Basis of the report

a. With regard to the language, the international search was carried out on the basis of:

- ☒ the international application in the language in which it was filed.
☐ a translation of the international application into _____ which is the language of a translation furnished for the purposes of international search (Rules 12.3(a) and 23.1(b)).

b. ☐ This international search report has been established taking into account the rectification of an obvious mistake authorized by or notified to this Authority under Rule 91 (Rule 43.6bis(a)).

c. ☐ With regard to any nucleotide and/or amino acid sequence disclosed in the international application, see Box No. I.

2. ☐ Certain claims were found unsearchable (see Box No. II).

3. ☐ Unity of invention is lacking (see Box No. III).

4. With regard to the title,

- ☒ the text is approved as submitted by the applicant.
☐ the text has been established by this Authority to read as follows:

5. With regard to the abstract,

- ☒ the text is approved as submitted by the applicant.
☐ the text has been established, according to Rule 38.2, by this Authority as it appears in Box No. IV. The applicant may, within one month from the date of mailing of this international search report, submit comments to this Authority.

6. With regard to the drawings,

- a. the figure of the drawings to be published with the abstract is Figure No. 8
☒ as suggested by the applicant.
☐ as selected by this Authority, because the applicant failed to suggest a figure.
☐ as selected by this Authority, because this figure better characterizes the invention.
- b. ☐ none of the figures is to be published with the abstract.

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US 11/37595

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 20/00 (2011.01)
USPC - 705/77

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
USPC:705/77

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC: 705/77; 705/64; 705/39 (keyword limited; terms below)

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

Electronic Database Searched: PubWEST (PGPB, USPT, EPAB, JPAB), Google Scholar

Search Terms Used: credit, card, amex, american, express, mastercard, visa, associate, connect, link, back, up, attach, second, bank, saving, check, financial, alternate, supplement, backup back, up, emergency, account, card, credit, payment, pay, purchase, buy, spen

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X -- Y	US 2003/0061157 A1 (Hirka et al.) 27 March 2003 (27.03.2003), see entire document; especially para [0008]-[0010], [0015]-[0023], [0026]-[0034], [0039]-[0047], [0050]-[0051], [0060]-[0061], [0070], Fig. 1-4.	1-8, 12-19 9-11, 20-22
Y	US 2005/0192895 A1 (Rogers et al.) 01 September 2005 (01.09.2005), see para [0047]-[0050], [0075]-[0078], Fig. 5C-5D	9-11, 20-22
Y	US 2004/0215560 A1 (Amalraj et al.) 28 October 2004 (28.10.2004), see para [0081]	11, 22
X	US 2009/0043702 A1 (Bennett) 12 February 2009 (12.02.2009), see entire document; especially Fig. 1-5, para [0010], [0018]-[0025], [0038]-[0046]	1-3, 5-6, 12-14, 16-17
A	US 7,502,760 B1 (Gupta) 10 March 2009 (10.03.2009), see entire document	1-22
A	US 2006/0206425 A1 (Sharma) 14 September 2006 (14.09.2006), see entire document	1-22

☐ Further documents are listed in the continuation of Box C.

* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier application or patent but published on or after the international filing date

"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)

"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"G" document member of the same patent family

Date of the actual completion of the international search

09 August 2011 (09.08.2011)

Date of mailing of the international search report

08 SEP 2011

Name and mailing address of the ISA/US

Mail Stop PCT, Attn: ISA/US, Commissioner for Patents
P.O. Box 1450, Alexandria, Virginia 22313-1450

Facsimile No. 571-273-3201

Authorized officer:

Lee W. Young

PCT Helpdesk: 571-272-4300
PCT OSP: 571-272-7774

PATENT COOPERATION TREATY

From the
INTERNATIONAL SEARCHING AUTHORITY

To: ELIOT D. WILLIAMS
BAKER BOTTS L.L.P.
30 ROCKEFELLER PLAZA
NEW YORK, NY 10112-4498

PCT

WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY

(PCT Rule 43bis.1)

Date of mailing
(day/month/year) 08 SEP 2011

Applicant's or agent's file reference
070457.2727

FOR FURTHER ACTION

See paragraph 2 below

International application No.

PCT/US 11/37595

International filing date (day/month/year)

23 May 2011 (23.05.2011)

Priority date (day/month/year)

21 May 2010 (21.05.2010)

International Patent Classification (IPC) or both national classification and IPC

IPC(8) - G06Q 20/00 (2011.01)

USPC - 705/77

Applicant MASTERCARD INTERNATIONAL INCORPORATED

1. This opinion contains indications relating to the following items:

- ☒ Box No. I Basis of the opinion
- ☒ Box No. II Priority
- ☐ Box No. III Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
- ☐ Box No. IV Lack of unity of invention
- ☒ Box No. V Reasoned statement under Rule 43bis.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
- ☐ Box No. VI Certain documents cited
- ☒ Box No. VII Certain defects in the international application
- ☐ Box No. VIII Certain observations on the international application

2. FURTHER ACTION

If a demand for international preliminary examination is made, this opinion will be considered to be a written opinion of the International Preliminary Examining Authority ("IPEA") except that this does not apply where the applicant chooses an Authority other than this one to be the IPEA and the chosen IPEA has notified the International Bureau under Rule 66.1 bis(b) that written opinions of this International Searching Authority will not be so considered.

If this opinion is, as provided above, considered to be a written opinion of the IPEA, the applicant is invited to submit to the IPEA a written reply together, where appropriate, with amendments, before the expiration of 3 months from the date of mailing of Form PCT/ISA/220 or before the expiration of 22 months from the priority date, whichever expires later.

For further options, see Form PCT/ISA/220.

Name and mailing address of the ISA/US
Mail Stop PCT, Attn: ISA/US
Commissioner for Patents
P.O. Box 1450, Alexandria, Virginia 22313-1450
Facsimile No. 571-273-3201

Date of completion of this opinion

09 August 2011 (09.08.2011)

Authorized officer:

Lee W. Young

PCT Helpdesk: 571-272-4300
PCT OSP: 571-272-7774

WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITYInternational application No.
PCT/US 11/37595

Box No. I Basis of this opinion

1. With regard to the language, this opinion has been established on the basis of:
- ☒ the international application in the language in which it was filed.
- ☐ a translation of the international application into _____ which is the language of a translation furnished for the purposes of international search (Rules 12.3(a) and 23.1(b)).
2. ☐ This opinion has been established taking into account the rectification of an obvious mistake authorized by or notified to this Authority under Rule 91 (Rule 43bis.1(a)).
3. With regard to any nucleotide and/or amino acid sequence disclosed in the international application, this opinion has been established on the basis of a sequence listing filed or furnished:
- a. (means)
- ☐ on paper
- ☐ in electronic form
- b. (time)
- ☐ in the international application as filed
- ☐ together with the international application in electronic form
- ☐ subsequently to this Authority for the purposes of search
4. ☐ In addition, in the case that more than one version or copy of a sequence listing has been filed or furnished, the required statements that the information in the subsequent or additional copies is identical to that in the application as filed or does not go beyond the application as filed, as appropriate, were furnished.
5. Additional comments:

WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITYInternational application No.
PCT/US 11/37595

Box No. II Priority

1. ☒ The validity of the priority claim has not been considered because the International Searching Authority does not have in its possession a copy of the earlier application whose priority has been claimed or, where required, a translation of that earlier application. This opinion has nevertheless been established on the assumption that the relevant date (Rules 43 *bis*.1 and 64.1) is the claimed priority date.
2. ☐ This opinion has been established as if no priority had been claimed due to the fact that the priority claim has been found invalid (Rules 43 *bis*.1 and 64.1). Thus for the purposes of this opinion, the international filing date indicated above is considered to be the relevant date.
3. Additional observations, if necessary:
It appears that the Applicant may have cited an incorrect priority document number in error. Thus, the priority claim has not been considered. Correction of priority is respectfully suggested.

**WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY**

International application No.

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Box No. V Reasoned statement under Rule 43bis.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. Statement

Novelty (N)	Claims	9-11, 20-22	YES
	Claims	1-8, 12-19	NO
Inventive step (IS)	Claims	None	YES
	Claims	1-22	NO
Industrial applicability (IA)	Claims	1-22	YES
	Claims	None	NO

2. Citations and explanations:

Claims 1-8 and 12-19 lack novelty under PCT Article 33(2) as being anticipated by US 2003/0061157 A1 (Hirka et al.)

As per claim 1, Hirka discloses a method for using a secondary account to fund a credit card transaction conducted between a cardholder and a merchant associated (see abstract), the method comprising: associating a secondary account with a credit card account, said credit card account maintained at a first financial institution (see at least para [0051]); defining one or more payment rules associated with said secondary account (see at least para [0051]); receiving, from a second financial institution (merchant acquirer), a transaction message associated with a credit card transaction using said credit card account, said transaction message comprising transaction data (see at least para [0039], [0050]-[0051] and [0060]); determining whether said transaction data satisfies at least one of said one or more payment rules (see at least para [0051] and [0061]); appending, after said receiving, using a data formatting unit, supplemental payment data to said transaction message to form an appended transaction message when said transaction data satisfies at least one of said one or more payment rules (see at least para [0061] - the association system can simply append the account selection or transaction type as additional information that will be used by a downstream element and this information is inherently formatted for the appropriate transaction processor), said supplemental payment data indicating that said credit card transaction is to be funded using said secondary account (see para [0032], [0051] and [0061] - the supplemental payment data indicates that the credit card transaction is to be funded using a different account); and transmitting said appended transaction message to said first financial institution (see at least para [0032] and [0061] - transaction is routed to the appropriate member transaction processor, 425).

As per claim 2, Hirka discloses the method of claim 1, wherein said transaction message comprises one of an authorization message and a clearing message (see para [0021]-[0023] and [0039] - transaction request is a request for authorization).

As per claim 3, Hirka discloses the method of claim 1, wherein at least one of said one or more payment rules is based on at least one of a transaction amount, a merchant code, a merchant identity, a date of transaction, a total spending amount over a pre-determined time period or a credit line balance (see para [0051] - disclosing rules based on, for example, merchant identity).

As per claim 4, Hirka discloses the method of claim 1, wherein said one or more payment rules are further associated with a supplemental payment data format associated with said first financial institution, and said supplemental payment data is appended in said format (see para [0032], [0051] and [0061] - each of the payment rules must inherently be associated with a payment data format since the appended supplemental payment data is sent to different transaction processors associated with each rule).

As per claim 5, Hirka discloses the method of claim 1, wherein said supplemental payment data includes a secondary account identifier (see para [0040]-[0047], [0050]-[0051] and [0061] - supplemental data includes secondary account identifying information and account type).

As per claim 6, Hirka discloses the method of claim 1, wherein said supplemental payment data includes a secondary account type identifier (see para [0040]-[0047], [0050]-[0051] and [0061] - supplemental data includes secondary account identifying information and account type).

As per claim 7, Hirka discloses the method of claim 1, wherein said supplemental payment data includes at least one of a routing number or an account number (see para [0016]-[0017] and [0039] - supplemental payment data includes account numbers).

As per claim 8, Hirka discloses the method of claim 1, wherein said supplemental payment data includes a name associated with a satisfied payment rule (see para [0015], [0022]-[0023], [0051] and [0061] - supplemental payment data includes the account information such as the account holder's name).

SEE SUPPLEMENTAL SHEET

WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY

International application No.

PCT/US 11/37595

Box No. VII Certain defects in the international application

The following defects in the form or contents of the international application have been noted:

The following errors have been noted:

Dependent claims 21-22 are listed as method claims but are dependant on system claim 20.

For the purpose of this ISR/Written Opinion, Claims 21-22 are interpreted as system claims.

WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY

International application No.

PCT/US 11/37595

Supplemental Box

In case the space in any of the preceding boxes is not sufficient.

Continuation of:
Box V.2 - Citations and Explanations

As per claim 12, Hirka discloses a system for identifying a secondary account to fund a credit card transaction conducted between a cardholder and a merchant (see abstract), the system comprising: a user interface for receiving a secondary account identifier and at least one payment rule associated with the secondary account from the cardholder (see para [0051] and [0070] - disclosing payment rules associated with the secondary account of a cardholder, which may be received via a user interface); a storage device for storing data associating the secondary account with a credit card account associated with the cardholder and defining one or more payment rules associated with the secondary account, said credit card account maintained at a first financial institution (see at least para [0051]); a receiver for receiving a transaction message associated with a credit card transaction, said transaction message comprising transaction data (see at least para [0039], [0050]-[0051] and [0060]); a determination unit for determining whether the transaction data satisfies at least one of the one or more payment rules (see at least para [0051] and [0061]); and a data formatting unit for appending supplemental payment data to the transaction message to form the appended transaction message where the transaction data satisfies at least one of the one or more payment rules (see at least para [0061] - the association system can simply append the account selection or transaction type as additional information that will be used by a downstream element and this information is inherently formatted for the appropriate transaction processor), the supplemental payment data indicating that the credit card transaction is to be funded using the secondary account (see para [0032], [0051] and [0061] - the supplemental payment data indicates that the credit card transaction is to be funded using a different account); and a transmitter for transmitting an appended transaction message to the first financial institution (see at least para [0032] and [0061] - transaction is routed to the appropriate member transaction processor, 425).

As per claim 13, Hirka discloses the system of claim 12, wherein said transaction message comprises one of an authorization message and a clearing message (see para [0021]-[0023] and [0039] - transaction request is a request for authorization).

As per claim 14, Hirka discloses the system of claim 12, wherein at least one of said one or more payment rules is based on at least one of a transaction amount, a merchant code, a merchant identity, a date of transaction, a total spending amount over a pre-determined time period, or a credit line balance (see para [0051] - disclosing rules based on, for example, merchant identity).

As per claim 15, Hirka discloses the system of claim 12, wherein said one or more payment rules are further associated with a supplemental payment data format associated with said first financial institution, and said supplemental payment data is appended in said format (see para [0032], [0051] and [0061] - each of the payment rules must inherently be associated with a payment data format since the appended supplemental payment data is sent to different transaction processors associated with each rule).

As per claim 16, Hirka discloses the system of claim 12, wherein said supplemental payment data includes the secondary account identifier (see para [0040]-[0047], [0050]-[0051] and [0061] - supplemental data includes secondary account identifying information and account type).

As per claim 17, Hirka discloses the system of claim 12, wherein said supplemental payment data includes a secondary account type identifier (see para [0040]-[0047], [0050]-[0051] and [0061] - supplemental data includes secondary account identifying information and account type).

As per claim 18, Hirka discloses the system of claim 12, wherein said supplemental payment data includes at least one of a routing number or an account number (see para [0016]-[0017] and [0039] - supplemental payment data includes account numbers).

As per claim 19, Hirka discloses the system of claim 12, wherein said supplemental payment data includes a name associated with a satisfied payment rule (see para [0015], [0022]-[0023], [0051] and [0061] - supplemental payment data includes the account information such as the account holder's name).

Claims 9-10 and 20-21 lack an inventive step under the PCT Article 33(3) as being obvious over Hirka in view of US 2005/0192895 A1 to Rogers et al. (hereinafter 'Rogers').

As per claim 9, Hirka discloses the method of claim 1, but does not disclose the method further comprising: periodically scanning clearing messages to identify at least one clearing message that includes said supplemental payment data; generating a transfer file, said transfer file including information to effect a transfer from a secondary account associated with said at least one clearing message to a credit card account associated with said at least one clearing message; and transmitting said transfer file to said first financial institution for initiation of a secondary payment process.

However, Rogers does disclose periodically scanning clearing messages to identify at least one clearing message that includes said supplemental payment data (see Rogers, Fig. 5C and para [0075] - "(p)eriodically, such as every day or every week, the host system will coordinate settlement functions with the issuers of funding sources, such as the financial institutions"); generating a transfer file, said transfer file including information to effect a transfer from a secondary account associated with said at least one clearing message to a credit card account associated with said at least one clearing message (see Rogers, Fig. 5C-5D and para [0075]-[0078] - replenishment request generates a transfer file which includes information to effect a transfer to the user's accounts that require replenishment from their secondary accounts); and transmitting said transfer file to said first financial institution for initiation of a secondary payment process (see Rogers, Fig. 5C-5D and para [0075]-[0078] - the replenishment request is sent to the financial institutions involved in the transfer).

It would have been obvious to one of ordinary skill in the art to combine the method disclosed in Hirka with the feature periodically conducting settlement operations on supplemental payment data, as taught by Rogers, since Hirka and Rogers are both directed to methods for integrated payment processing. Furthermore, users of the method of Hirka would benefit from such a feature, since settlement operations would be performed automatically and would not need to be reviewed by the user.

----- SEE SUPPLEMENTAL SHEET -----

WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY

International application No.
PCT/US 11/37595

Supplemental Box

In case the space in any of the preceding boxes is not sufficient.

Continuation of:
Box V.2 - Citations and Explanations

As per claim 10, Hirka and Rogers combine to teach the method of claim 9, and Rogers further discloses wherein said transfer file is generated in a custom format specified by the first financial institution (see Rogers, para [0047]-[0050] - the host system may format the transaction data and values to correspond to the type necessary for the transfer).

As per claim 20, Hirka discloses the system of claim 12, but does not disclose the system further comprising: a scanner for periodically scanning clearing messages to identify at least one clearing message that includes said supplemental payment data; a transfer file generator for generating a transfer file, said transfer file including information to effect a transfer from a secondary account associated with said at least one clearing message to a credit card account associated with said at least one clearing message; and wherein the transmitter is further configured to transmit said transfer file to said first financial institution for initiation of a secondary payment process.

However, Rogers does disclose a scanner for periodically scanning clearing messages to identify at least one clearing message that includes said supplemental payment data (see Rogers, Fig. 5C and para [0075] - "[p]eriodically, such as every day or every week, the host system will coordinate settlement functions with the issuers of funding sources, such as the financial institutions"); a transfer file generator for generating a transfer file, said transfer file including information to effect a transfer from a secondary account associated with said at least one clearing message to a credit card account associated with said at least one clearing message (see Rogers, Fig. 5C-5D and para [0075]-[0078] - replenishment request generates a transfer file which includes information to effect a transfer to the user's accounts that require replenishment from their secondary accounts); and wherein the transmitter is further configured to transmit said transfer file to said first financial institution for initiation of a secondary payment process (see Rogers, Fig. 5C-5D and para [0075]-[0078] - the replenishment request is sent to the financial institutions involved in the transfer).

It would have been obvious to one of ordinary skill in the art to combine the system disclosed in Hirka with the feature periodically conducting settlement operations on supplemental payment data, as taught by Rogers, since Hirka and Rogers are both directed to systems for integrated payment processing. Furthermore, users of the system of Hirka would benefit from such a feature, since settlement operations would be performed automatically and would not need to be reviewed by the user.

As per claim 21, Hirka and Rogers combine to teach the system of claim 20, and Rogers further discloses wherein said transfer file is generated in a custom format specified by the issuer (see Rogers, para [0047]-[0050] - the host system may format the transaction data and values to correspond to the type necessary for the transfer).

Claims 11 and 22 lack an inventive step under the PCT Article 33(3) as being obvious over Hirka and Rogers in view of US 2004/0215560 A1 to Amalraj et al. (hereinafter 'Amalraj').

As per claim 11, Hirka and Rogers combine to teach the method of claim 9, but do not disclose wherein said transfer file is generated in a RPPS format.

However, Amalraj does disclose wherein said transfer file is generated in a RPPS format (see Amalraj, para [0081] - "[p]ayment processors may include various entities such as banks and other certified ACH originators, check and draft printers, credit card transaction acquirers, debit card networks, switches, and entities such as MasterCard RPPS").

It would have been obvious to one of ordinary skill in the art to combine the method taught by Hirka and Rogers with the feature of using an RPPS format for the transfer file, as taught by Amalraj, since Hirka, Rogers and Amalraj are all directed to methods for integrated payment processing. Furthermore, Rogers teaches that different formats may be used to transfer funds from one account to another (see Rogers, para [0047]-[0050]), and the RPPS format is well known in the art.

As per claim 22, Hirka and Rogers combine to teach the system of claim 20, but do not disclose wherein said transfer file is generated in a RPPS format.

However, Amalraj does disclose wherein said transfer file is generated in a RPPS format (see Amalraj, para [0081] - "[p]ayment processors may include various entities such as banks and other certified ACH originators, check and draft printers, credit card transaction acquirers, debit card networks, switches, and entities such as MasterCard RPPS").

It would have been obvious to one of ordinary skill in the art to combine the method taught by Hirka and Rogers with the feature of using an RPPS format for the transfer file, as taught by Amalraj, since Hirka, Rogers and Amalraj are all directed to methods for integrated payment processing. Furthermore, Rogers teaches that different formats may be used to transfer funds from one account to another (see Rogers, para [0047]-[0050]), and the RPPS format is well known in the art.

Claims 1-22 have industrial applicability as defined by PCT Article 33(4), because the subject matter can be made or used in industry.